

| Information to identify the case:                                      |                         |             |           |
|--|-------------------------|-------------|-----------|
| Debtor 1   | <b>Wesley M Ruffner</b> |             |           |
|  | First Name              | Middle Name | Last Name |
| Debtor 2   | <b>Milisa B Ruffner</b> |             |           |
| (Spouse, if filing)  | First Name              | Middle Name | Last Name |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                         |             |           |
| Case number: <b>16-70212-JAD</b>                                       |                         |             |           |

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wesley M Ruffner

Milisa B Ruffner

8/12/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Wesley M Ruffner  
Milisa B Ruffner  
Debtors

Case No. 16-70212-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Aug 12, 2021

User: dkam  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Wesley M Ruffner, Milisa B Ruffner, 431 Pardee Road, Philipsburg, PA 16866-7960                        |
| 14202152 | + Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940   |
| 14221319 | + Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117                       |
| 14202155 | + John F. Mackin, D.M.D., 220 N. Front Street, Suite 1, P.O. Box 129, Philipsburg, PA 16866-0129         |
| 14202158 | + Penelec, P.O. Box 3687, Akron, OH 44309-3687   |
| 14205535 | + Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688 |
| 14202160 | + Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992                |
| 14202161 | + Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893                               |
| 14202164 | + Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511  |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | EDI: PENNDEPTREV                        | Aug 13 2021 03:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 12 2021 23:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                        | Aug 13 2021 03:13:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 12 2021 23:13:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14202151 | + EDI: AAEO.COM                         | Aug 13 2021 03:13:00 | Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672  |
| 14271564 | EDI: DIRECTV.COM                        | Aug 13 2021 03:13:00 | American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008                             |
| 14244293 | EDI: AIS.COM                            | Aug 13 2021 03:13:00 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838                               |
| 14202153 | + EDI: DCI.COM                          | Aug 13 2021 03:13:00 | Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596   |
| 14202154 | EDI: JEFFERSONCAP.COM                   | Aug 13 2021 03:13:00 | Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303   |
| 14252011 | EDI: JEFFERSONCAP.COM                   | Aug 13 2021 03:13:00 | Jefferson Capital Systems LLC, Po Box 7999,   |

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|           |                                  |                      |  |
|-----------|----------------------------------|----------------------|--|
| 14218720  | Email/Text: camanagement@mtb.com | Aug 12 2021 23:13:00 | Saint Cloud Mn 56302-9617<br>Lakeview Loan Servicing, LLC, c/o M&T Bank,<br>P.O. Box 840, Buffalo, NY 14240-0840 |
| 14202156  | Email/Text: camanagement@mtb.com | Aug 12 2021 23:13:00 | M & T Bank, 1 Fountain Plz, Buffalo, NY 14203  |
| 14202157  | + EDI: MID8.COM                  | Aug 13 2021 03:13:00 | Midland Funding, 2365 Northside Dr Ste 30, San<br>Diego, CA 92108-2709   |
| 14276327  | EDI: PRA.COM                     | Aug 13 2021 03:13:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541   |
| 14202162  | + EDI: PRA.COM                   | Aug 13 2021 03:13:00 | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,<br>Norfolk, VA 23502-4952                                      |
| 14202163  | + EDI: SWCR.COM                  | Aug 13 2021 03:13:00 | Southwest Credit Syste, 4120 International Pkwy,<br>Carrollton, TX 75007-1958                                    |
| 14202165  | + EDI: VERIZONCOMB.COM           | Aug 13 2021 03:13:00 | Verizon, 500 Technology Dr Ste 30, Weldon<br>Spring, MO 63304-2225   |
| TOTAL: 17 |                                  |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Lakeview Loan Servicing, LLC.                                    |
| 14202159 | ##+           | Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed below:

| Name             | Email Address   |
|------------------|---|
| Andrew F Gornall | on behalf of Creditor Lakeview Loan Servicing LLC. agornall@gornall-law.com |
| Brian Nicholas   | on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com |
| Kenneth P. Seitz | on behalf of Joint Debtor Milisa B Ruffner thedebterasers@aol.com           |
| Kenneth P. Seitz | on behalf of Debtor Wesley M Ruffner thedebterasers@aol.com                 |
| Kenneth P. Seitz | on behalf of Plaintiff Milisa B Ruffner thedebterasers@aol.com              |

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Kenneth P. Seitz

on behalf of Plaintiff Wesley M Ruffner thedebterasers@aol.com

Matthew John McClelland

on behalf of Creditor Lakeview Loan Servicing LLC. bkgroup@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ronda J. Winnecour

on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10